

**OPEN ENROLLMENT FOR NON GIC-ELIGIBLE COMMONWEALTH EMPLOYEES TO PURCHASE
AFFORDABLE INSURANCE
MAY 1 - MAY 30, 2008**

Program

The Commonwealth of Massachusetts has established a Section 125 (“cafeteria”) plan for the state’s employees who are not eligible to receive state-subsidized health insurance through the Group Insurance Commission to purchase health insurance on a pre-tax basis from the Commonwealth Choice Program available through the Commonwealth’s Health Connector Authority. (See eligibility below.)

This plan offers two significant benefits. First, through Commonwealth Choice, you can choose from several health insurance carriers, grouped into three different benefit levels to help you compare. Commonwealth Choice plans are offered by major Massachusetts health insurance companies. All Commonwealth Choice plans carry a Seal of Approval from the state’s Health Connector. This Seal of Approval ensures high quality and good value. Second, after you choose a plan, the Commonwealth will arrange for you to pay for this health insurance coverage by making pre-tax payroll deductions from your bi-weekly paycheck. This means that you will not have to pay state or federal income taxes on the cost of your health insurance premiums. While the Commonwealth will not contribute to the cost of the plan you choose, purchasing plans on a pre-tax basis can make health coverage more affordable. We encourage you to take advantage of this program!

Eligibility

All Commonwealth employees under the HR/CMS and UMass payroll systems who are not eligible for Commonwealth-sponsored Group Insurance Commission (GIC) health insurance coverage are eligible for this opportunity to purchase health insurance from Commonwealth Choice. Premium deductions will be made from your paycheck on a pre-tax basis. This includes employees who work less than 20 hours in a 40 hour workweek or less than 18.3/4 hours in a 37.5 hour workweek, contract employees and seasonal employees. Employees who are eligible for Commonwealth-sponsored GIC coverage are not eligible for this plan. Notably, the premiums that they pay for GIC coverage are already deducted on a pre-tax basis (unless they elect otherwise).

Open Enrollment

Open enrollment for non GIC-eligible state employees in HR/CMS agencies and UMass will take place **May 1 to May 30** 2008.

For coverage effective July 1, you must elect coverage between May 1 and May 10. If coverage is elected between May 11 and May 30, coverage will become effective August 1.

Please see the table below for examples of enrollment and benefit coverage scenarios.

Open Enrollment Period	Election Completed	Coverage Date
May 1 to May 30	Elect coverage by May 10	July 1
	Elect coverage after May 10	August 1

Coverage periods are based on Commonwealth Choice receiving a full month's premium prior to the coverage Effective Date. In some instances eligible employees can make additional pre or post tax payments to receive coverage prior to the listed month. Please refer to the online FAQs for Employees for additional information at www.mass.gov/gic.

Already Enrolled?

If you are already enrolled in a Commonwealth Choice plan on a pre tax basis, you will receive a letter directly from the Health Connector regarding your renewal.

If you choose to renew your existing coverage, you will not need to do anything – your coverage will automatically renew with the Health Connector. You will receive a new premium amount and learn about any changes to your plan directly from the Health Connector prior to your renewal date.

During the open enrollment period of May 1 to May 30, you may choose another carrier and/or health plan – the Health Connector plans are designated into Gold, Silver and Bronze levels, based on price and benefits. All plans carry the Health Connector's Seal of Approval.

- If you change your benefits before May 10, coverage will be effective July 1.
- If you change your benefits between May 11 and May 30 and you want coverage effective July 1, you will be required to submit an additional premium payment via check or additional payroll deductions. Otherwise, coverage will be effective August 1.

You may cancel your current health plan coverage but be aware that if you do not have coverage that meets minimum coverage standards under the Health Care Reform law, you may be subject to MA state penalty as a non-insured resident.

New Hires

Eligible new hires will have 45 days to enroll in a Commonwealth Choice health plan. Employees who do not enroll within 45 days can purchase individual Commonwealth Choice coverage on a post-tax basis.

Please note that health coverage will generally not be effective until at least 45 days after enrollment due to billing cycle time and payroll deductions.

Need More Information?

To get an idea of the costs and components of the plans offered through Commonwealth Choice you can visit their website at www.mahealthconnector.org. Click on the Individuals & Families

Attend a Health Fair

Wednesday, April 23 **11:00 to 3:00**

Thursday, April 24 **11:00 to 3:00**

Monday April 28 **10:00 to 2:00**

Monday, May 5 **11:00 to 4:00**

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